



CLICK TO UNIVERSITY TO LEARN ABOUT BONDS

If you're looking for a great place to learn about savings bonds, how to handle bond transactions and better serve your customers, then try Savings Bond University.

Savings Bond University is our newest addition to the financial institutions area of our site, www.savingsbonds.gov. You can quickly and easily learn the basics about a variety of savings bond topics, including courses in savings bond features, registrations, purchase methods, redemptions, and more!

Each mini-course takes from 15 to 20 minutes to complete. At the end of each course is a brief quiz on the subject matter covered. Once all the courses are completed, you graduate from Savings Bond University with the same basic information currently found in the seminars offered by the Federal Reserve Bank.

All you need to get started is some basic enrollment information. Since Savings Bond University is online, you can take the courses at your convenience at your own pace, from home or work, 24 hours a day, 7 days a week! The latest information is always at your fingertips.

In addition to the courses, you'll also find other useful information like the Savings

Bond Resource Guide, a glossary of savings bond terms, pertinent contact and e-mail information, and links to more detailed information on our Internet site.

Enrolling and taking courses is FREE! Join the more than 1,300 registered students who have completed more than 7,500 courses, and see just how easy and convenient Savings Bond University is! 🎓

DOWNLOAD INFORMATION ABOUT BONDS FROM WEB

When your customers are looking for detailed information about Savings Bonds in addition to the forms listed on pages 6 and 7 you can provide instant service by downloading and printing a variety of consumer material from the Savings Bonds web site:

www.savingsbonds.gov 🎓

IN THIS ISSUE

CLICK TO UNIVERSITY TO LEARN ABOUT BONDS	1
DOWNLOAD INFORMATION ABOUT BONDS FROM WEB.	1
SAVINGS BOND WIZARD GETS A NEW LOOK	2
THE TIME FOR GIFTS ROLLS AROUND AGAIN	2
REDEMPTION TABLE DATES CHANGED	2
TERRORIST ATTACK PROMPTS SALE OF PATRIOT BOND	3
THOUSANDS JOIN TREASURY HUNT FOR LOST FUNDS	3
PAPER REDEMPTION TABLES CAN BE PURCHASED	3
WHY NOT SELL BONDS AT YOUR WEB SITE?	4
PUBLIC DEBT TO PARTICIPATE IN ABA VIRTUAL CONFERENCE	5
NOT ALL CUSTOMERS ARE COMPUTER-SAVVY; THEY NEED YOUR HELP	6
AUTOMATED E-MAIL SERVICE NOW AVAILABLE FOR FINANCIAL INSTITUTIONS	8
BondPro AND YOU HELP REACH GOAL.	8
EasySaver ONLINE HAS NEW FEATURES	8

SAVINGS BOND WIZARD GETS A NEW LOOK

Have you heard? The Savings Bond Wizard® has a new look! The Wizard that so many of your customers use for keeping track of their savings bonds and redemption values is now out with several new and improved features. But there's no cause for worry – the changes only make the old, familiar Wizard more flexible and easier than ever to use. And the Wizard's icon has been changed. Just look for the magic wand instead of the Wizard's hat!

The main feature, the inventory page, looks basically the same. A new field shows Year-To-Date interest, and another shows a bond's status, for example, matured, cashed, and not eligible for cashing.

Some other notable changes are: the current interest rate for every uncashed bond; added sorting and reporting capabilities, with a summary of all open inventories; an import/export feature for use with the Online Calculator (another favorite savings bond value/inventory tool); and simplified data entry. A feature everyone will look forward to using when interest rates change is the One-Step value files update.

It's important to note that the Wizard upgrade runs on Windows 95 and higher. That means your customers who use an older system can't use the upgraded

Wizard, but they can continue to use their older Wizard program by downloading the value files for their version when rates change. As always, these files will be available on the savings bonds web site. Be sure to watch the site – www.savingsbonds.gov – for the appearance of the New and Improved Wizard. Remember, look for the wand! ✨

THE TIME FOR GIFTS ROLLS AROUND AGAIN

As wedding and graduation and other year-round gift-giving occasions draw near, remember that customers have two choices when purchasing gift savings bonds: Series EE Bonds and Series I Bonds. The Series I Bond, an inflation-indexed bond, was introduced in September 1998. Order forms for the I Bonds can be obtained from your servicing Federal Reserve Bank.

When customers buy gift bonds they may have the bonds sent to themselves or to the bond recipient. If the purchaser has the bond sent to themselves their name will be on the bond next to the words 'mail to'. This does not give them ownership rights. Offer your customers gift certificates when they buy gift Savings Bonds. They will have something to give directly or to send by mail to the recipient. The person receiving the gift, depending how the bond is delivered, will know who sent the bond or will know to look for the bond in the mail. ✨

REDEMPTION TABLE DATES CHANGED

Savings Bonds Redemption Tables dated March 2002 through May 2002 are now in effect. These are transition tables and will be in effect only for three months.

Continued on Page 3

Change of Address

Editor: Please change the mailing address

*From: (Recipient please affix old label here or provide the **identification number** printed above the address on the label.)*

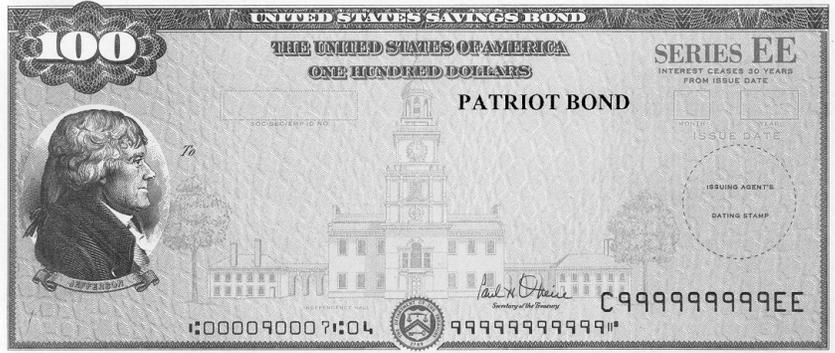
To: _____

*Please change the number of copies I receive
from _____ to _____*

_____ *I no longer wish to receive "The Bond Teller."*

TERRORIST ATTACK PROMPTS SALE OF PATRIOT BOND

Secretary of the Treasury Paul O'Neill announced the beginning of the sale of Patriot Bonds on December 11, 2001, the two-month anniversary of the terrorist attacks on the World Trade Center in New York City and the Pentagon Building just outside Washington. The Patriot Bonds allow Americans to express support for our nation in the war on global terrorism.



Patriot Bonds are Series EE savings bonds purchased through financial institutions like yours or at the Savings Bonds Direct web site. Bonds bought this way will be specially inscribed with the words Patriot Bond and will have the interest rate of Series EE Bonds, 4.07% through the end of April, 2002. A new rate was to be announced on May 1, 2002, after the Bond Teller's presstime. ❖

THOUSANDS JOIN TREASURY HUNT FOR LOST FUNDS

Treasury Hunt, the web site that allows the public to check to see if they own Treasury savings securities that they don't know about has just completed its first year of service. Since February 2001, more than half a million searches have been conducted by customers looking for "lost money" in the form of savings securities and payments! Public Debt's online tracking system gives customers a way to check for bonds or securities they own that may be matured and unredeemed, or bonds and interest payments that could not be delivered because the owners have moved or changed their bank accounts. These payments are returned to Public Debt as undeliverable. Treasury Hunt's database, now has 140,000 records, and is continually updated with additional records of savings

bonds and returned interest checks. Last July matured unredeemed registered marketable Treasury notes or bonds were added to the system.

Records of another type of "lost money" will be soon be available for searching when Treasury Hunt expands to include approximately 18,000 records of undeliverable TreasuryDirect payments.

The half million searches completed in the first year are proof that customers are interested in these records! For more information, visit Public Debt's web site at www.publicdebt.treas.gov and follow the link to Treasury Hunt. ❖

PAPER REDEMPTION TABLES CAN BE PURCHASED

Full paper Savings Bonds Redemption Tables may be purchased from the Government Printing Office by

writing to U.S. Government Printing Office, POB 371954, Pittsburgh, PA 15250-7954. Specify the tables for the bond series needed.

A 12-month subscription of a table is \$12 for domestic delivery, \$15 for delivery outside the U.S. Inquiries may be made to 1-866-512-1800 (toll free outside the District of Columbia) or 202-512-1800 (DC Area). FAX inquiries should be made to 1-202-512-2250. ❖

Continued from Page 2

Next month (June 2002) issue dates for the tables will change permanently and return to a six-month schedule. Future tables will be dated June through November and December through May.

Abbreviated redemption tables, PDF 3600, will be issued on the same schedule. Customers may request copies from: Bureau of Public Debt, Parkersburg, WV 26106-1328. ❖

WHY NOT SELL BONDS AT YOUR WEB SITE?

Join the hundreds of banks and credit unions who are reaping the benefits of selling savings bonds at their web sites. As of this writing, 670 were doing just that, and the number keeps growing. So far these are all community size banks. In 2002 a handful of the top 100 banks are expected to join the ranks.

Typically the customer logs in to the Internet Banking site and chooses the option to purchase U.S. Savings Bonds. An online order form comes up and the customer fills it out, specifying which of their accounts to pay from. The Internet Banking program debits this account, makes an offsetting credit to an account specified by the bank, and creates an electronic order that will be sent to the Federal Reserve Bank later that day.

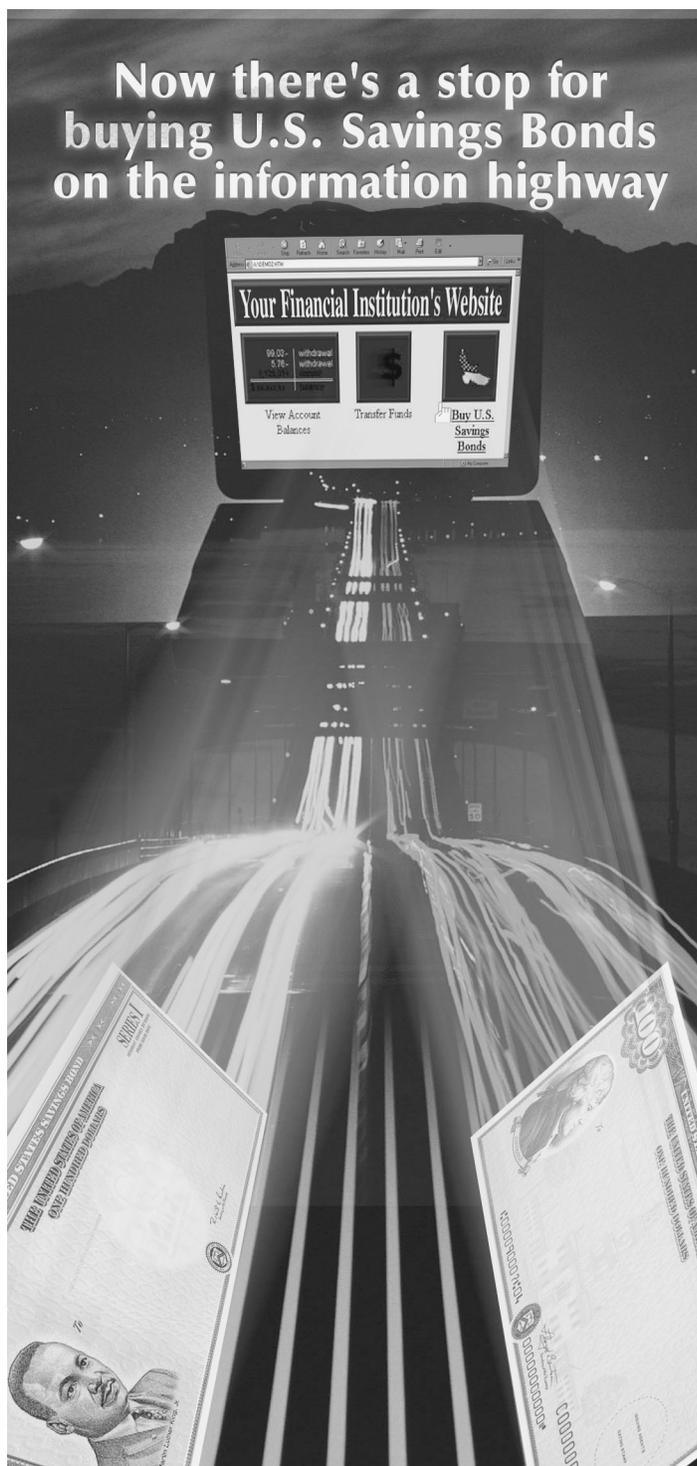
Benefits from selling bonds online include:

- Reduction of costs to your bank: your customers encode the data for you.
- Your bank is providing a very popular, convenient service to your online customers.
- Your bank earns \$.85 for each electronic order.

Several banks use their online bond sale capability at the teller and customer service stations to completely automate the bond sale work.

The Bureau of Public Debt offers free statement inserts (pictured) so that you can tell your customers about this convenient feature. To order inserts, simply contact the Internet Banking team using the email address or phone number listed at the end of this article. Currently there are just two ways to offer this service. If your own programmers developed your Internet Banking system, they can add this feature with assistance from our Internet Banking team. If you purchased a system from an Internet Banking vendor, see if they've added the capability. Several of the leading companies have. These include Digital Insight, FundsXpress, Netzee, Open Solutions, Regency Systems, S1, and USERS. Five more will offer the capability this year.

If neither of these options is available to you, hold tight. We are in the process of developing a simple online order form (in PDF format) that you can



Savings Bonds make great gifts for birthdays, graduations, weddings, and other holidays.

Conveniently purchase bonds from the comfort of home

Available 24 hours a day, 7 days a week

No lines—No waiting

Check out your financial institution's website for details on buying bonds online

Creating a New Century of Savings **U.S. SAVINGS BONDS**

SB-2273-HB-0A

place on your site, whether you offer Internet Banking or not. With this option, your customer fills out the order online, including account number to debit, then prints and signs the form. Now the customer delivers the form to you, via Fax, mail, or drive up window/night deposit box. For more information, please contact our Internet Banking team at HomeBank@bpd.treas.gov, or 304-480-8600. 🐾

PUBLIC DEBT TO PARTICIPATE IN ABA VIRTUAL CONFERENCE

The Bureau of the Public Debt will be an exhibitor and participant in the American Bankers Association's US Banking 2002 Virtual Forum. The annual event, which will be found online at ABA's website, www.aba.com, from April 1 through September 30, 2002, is designed to be a web version of a national conference, complete with exhibit room, speakers, and online seminars covering a multitude of industry issues, trends, products, and services.

The Bureau will participate in four of the conference's 12 content areas: securities, internet banking, training and development, and client research. The seminars provided cover the following topics - purchasing U.S. Treasury securities directly; Savings Bonds via PC Banking; teller training via Savings Bonds University; and research on purchasers of Treasury securities. All can be reached through links from the conference's home page.

There also will be a Bureau exhibit area that will focus on the latest information and programs involving Savings Bonds and Treasury securities. A visit to the free conference site will be a must for anyone involved with the full range of Treasury securities, from Savings Bonds to T-Bills. 🐾

CURRENT BOND INFORMATION

Current savings bonds information can be obtained by calling the toll-free recording 1-800-4US-BOND (1-800-487-2663). The caller receives a choice of five messages in either English or Spanish. Subjects covered are: Series I rates, Series EE rates, bond maturities, a mailing address to write for information or forms, and an internet address.

NOT ALL CUSTOMERS ARE COMPUTER-SAVVY; THEY NEED YOUR HELP

Through its web site, www.savingsbonds.gov, the Bureau of Public Debt provides a lot of helpful information about savings bonds and forms to request savings bonds transactions. However there are bond owners, particularly seniors, who are not computer-savvy. Many do not own computers and because of privacy concerns do not want to ask someone else – a relative or a neighbor – to look up or request information via the Internet. YOU CAN HELP!

Listed below are some of the more commonly used savings bond forms your customers may need or request. You may get a supply from your servicing Federal Reserve savings bond processing site. If you don't know who to call, you can find a contact person at the following web page:

www.publicdebt.treas.gov/sav/savfrb.htm

Helpful information for financial institutions is also on the following web page:

www.publicdebt.treas.gov/sav/savfi.htm

Your customers with computers can download or order forms via the following web page:

www.publicdebt.treas.gov/sav/savforms.htm

or by sending a postcard to Bureau of the Public Debt, NCCS, Parkersburg, WV 26106-1328.

PD F 1048	Claim for Lost, Stolen or Destroyed United States Savings Bonds Owner requests payment or replacement of lost, stolen, or destroyed bonds.
PD F 5263	Order for Series EE U.S. Savings Bonds Application to purchase Series EE bonds through a local financial institution
PD F 5263-1	Order for Series EE U.S. Savings Bonds to be Registered in Name of Fiduciary Application to purchase Series EE bonds in the name and representative capacity or title of a fiduciary.
PD F 5374	Order for Series I U.S. Savings Bonds Application to purchase Series I bonds through a local financial institution.
PD F 5374-1	Order for Series I U.S. Savings Bonds to be Registered in Name of Fiduciary Application to purchase Series I bonds in the name and representative capacity or title of a fiduciary.
PD F 1938	Request for Reissue of United States Savings Bonds/Notes During Lives of Both Co-owners Co-owners request: (1) elimination of one or both of their names, and (2) reissue of bonds to a relative. Note: Don't use this form for Series I Bonds. See PD F 5387
PD F 4000	Request for Reissue of United States Savings Bonds/Notes to Add Beneficiary or Co-owner, Eliminate Beneficiary or Decedent, Show Change of Name, and/or Correct Error in Registration General form to add a co-owner or beneficiary, delete a beneficiary or decedent, show change of name, or correct an error. Note: Don't use this form for Series I Bonds. See PD F 5387
PD F 3360	Request for Reissue of United States Savings Bonds/Notes in Name of a Person or Persons Other Than the Owner (including Legal Guardian, Custodian for a Minor Under a Statute, etc.) Owner requests: elimination of his or her name on a bond, and reissue of a bond to a relative. Note: Don't use this form for Series I Bonds. See PD F 5387 .

PD F 1851	Request for Reissue of United States Savings Bonds/Notes in Name of Trustee of Personal Trust Estate Owner(s).
PD F 1455	Request by Fiduciary for Reissue of United States Savings Bonds/Notes Fiduciary requests distribution of bonds to persons entitled or shows the name of the legal representative or successor.
PD F 5386	Request for Reissue of Series I Savings Bonds by the Representative of an estate of an Incompetent or Minor. Representative requests reissue of a Series I Bond to show his/her name and representative capacity or title (e.g., guardian).
PD F 5387	Request for Reissue of Series I United States Savings Bonds General form for Series I Bonds to add a co-owner or beneficiary, delete a beneficiary or decedent, show change of name (but not ownership), show ownership change due to divorce, or correct an error
PD F 4881	Application for Payment of United States Savings Bonds/Notes and/or Related Checks in an Amount Not Exceeding \$1,000 by the Survivor of a Deceased Owner Whose Estate is Not Being Administrated Payment to person entitled when bonds/checks total less than \$1,000 (face amount). Bonds are property of deceased owner's estate (no surviving co-owner or beneficiary) there is no representative appointed by the court, and the deceased owner did not leave a will Note: Don't use this form for Series I Bonds. See PD F 5394.
PD F 5336	Application for Disposition Payment or reissue of bonds upon agreement of all persons entitled. Bonds are property of deceased owner's estate (no surviving co-owner or beneficiary) and there is no representative appointed by the court to settle the estate. Note: Don't use this form for Series I Bonds. See PD F 5394
PD F 5394	Application for Disposition of Series I Savings Bonds After the Death of the Registered Owners Payment or reissue of I Bonds after the registered owners have died (no surviving co-owner or beneficiary).
PD F 2458	Certificate of Entitlement - United States Savings and Retirement Securities and Checks After Administration of Decedent's Estate Estate closed - qualified person lists persons entitled to bonds/checks which total less than \$1,000 (face amount). Bonds (totaling less than \$1,000 face amount) are property of deceased owner's estate (no surviving co-owner or beneficiary) and the representative appointed by the court to settle the estate is no longer acting because the estate is closed. Note: Don't use this form for Series I Bonds. See PD F 5394
PD F 2488-1	Certificate by Legal Representative(s) of Decedent's Estate, During Administration, of Authority to Act and of Distribution Where Estate Holds No More Than \$1,000 (face amount) United States Savings and Retirement Securities, Excluding Checks Representing Interest Estate open - Bonds (totaling less than \$1,000 face amount) are property of deceased owner's estate (no surviving co-owner or beneficiary) and legal (court-appointed) representative requests distribution. Note: Don't use this form for Series I Bonds. See PD F 5394
PD F 5394	Application for Disposition of Series I Savings Bonds After the Death of the Registered Owners Payment or reissue of I Bonds after the registered owners have died.
PD F 3600	Basic Savings Bond Value Tables Use this form to find current values for any \$25 Series E bond, \$50 Series EE bond, \$50 I bond, or \$25 Savings Note bought from 1941 through today. You'll need to do some simple computations to figure current values for larger dollar denominations or to figure the amount of interest your bond has earned. An updated version of this form is available every six months.

You can also help your customers contact the servicing Federal Reserve processing site for your region so they can obtain answers to their questions. Customers with complicated cases also may get help by calling (304)-480-6112. If all consultants are busy, customers should leave their name and number and their call will be returned. ❁

AUTOMATED E-MAIL SERVICE NOW AVAILABLE FOR FINANCIAL INSTITUTIONS

A new e-mail service designed specifically for financial-institution employees who work with United States Savings Bonds is now available from the Bureau of the Public Debt. The service will provide timely news and information concerning changes in Savings Bonds interest rates, new or changed regulations or procedures, and available training.

The e-mail service is designed to speed the information currently provided by “The Bond Teller” to those who need it most – counter personnel and customer service representatives. Those interested in signing up for the service must have internet access from their computers. There is no charge for subscribing.

If you are interested in subscribing to this new e-mail service, you should log on to <http://www.savingsbonds.gov/bpd/bpdsignup.htm> and click on the subscription link for Financial Institutions (the Bureau offers several e-mail services; be sure to sign up for the right one!). A link to cancel your subscription is also available, should you later choose to discontinue your e-mail service order. ❖

BondPro AND YOU HELP REACH GOAL

Originally released in 1999, BondPro is intended to give agents a convenient way to price U.S. Savings Bonds. It was started with the goal of reducing the number of paper tables printed each redemption period.

The Bureau of Public Debt Public Debt happily reports that agents have made BondPro very successful. Approximately 10,500 financial institutions are now using the system with the result that fewer than 60 paper tables are mailed to financial institutions each cycle. That helps agents, the Bureau of Public Debt and the environment!

If you would like more details on BondPro, please visit the web site (www.bondpro.gov) and take a BondPro tour. If you have additional questions or would like to request a free copy of BondPro, please contact Public Debt directly by: E-mail:

bondpro@bpd.treas.gov

Phone: (304) 480-6888 or

Fax: (304) 480-7959.

NOTE: Soon, agents will be able to use BondPro to help with the process of buying bonds. Version 3, which is scheduled for release at the end of 2002, will include an issue module that will allow agents to enter RDS data directly into BondPro. Check Public Debt’s web site for more detail. ❖

EasySaver ONLINE HAS NEW FEATURES

In February, Treasury implemented a new way for customers to sign up for recurring savings bonds EasySaver purchases through the Internet. Customers can now use an automated system to select bonds and designate ownership; schedule purchases throughout the year; and provide the information needed to debit their bank accounts.

Newly designed web pages describe the EasySaver plan and link to the online enrollment system. Help files on each enrollment screen guide customers through the steps. When customers click on “Submit Order”, a Thank You page summarizes their EasySaver account and includes a statement the customer must sign to authorize debits to their account. The customer must print, sign, and send the page to EasySaver customer service for completion of the enrollment process.

When the second phase of EasySaver Online is implemented, the enrollment process will be fully automated with electronic signatures to authenticate the debit authorization. ❖

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